

**IN THE CLAIMS**

Please amend the claims (~~striketrough~~ and double brackets ([[ ]]) indicating deletion and underline indicating insertion) as follows:

1. – 20. (Cancelled)

21. (Currently Amended) A process for customer retention by a mortgage service institution which comprising the steps of:

(a) capturing user indicia information input into a database by a borrower that is interested in refinancing their existing mortgage, wherein the borrower has an existing mortgage associated with an existing relationship with a mortgage servicing institution, further wherein the borrower is considering entering into a new relationship with another lender;

(b) identification of the mortgage servicing institution by the database by using said user indicia information input by the borrower;

(c) providing the borrower with specific information about mortgage modification and also its availability from the mortgage servicing institution;

(d) providing the borrower with specific information about a home equity loan and other products and services and also their availability from the mortgage servicing institution;

(e) linking said borrower that is interested in refinancing their existing mortgage with said borrower's existing mortgage servicing institution via the internet;

(f) notification of the existing mortgage servicing institution that the borrower is considering entering into a new relationship with the other lender; and

(g) revising terms of said existing mortgage by interaction between said borrower and said existing mortgage servicing institution, wherein said existing mortgage may be any product offered by said existing mortgage servicing institution.

22. (Previously Presented) The process of claim 21 which further comprises

(a) securing permission of said borrower prior to notification of said existing mortgage servicing institution.

23. (Previously Presented) The process of claim 22 which further comprises

(a) identification of said borrower's existing mortgage servicing institution by a borrower's credit report.

24. (Previously Presented) The process of claim 23 which further comprises

(a) electronically parsing said borrower's credit report to identify at least one of said borrower's existing mortgage servicing institutions.

25. (Previously Presented) The process of claim 21 which further comprises

(a) displaying at least one of said borrower's existing mortgage servicing institution customer retention programs.

26. (Previously Presented) The process of claim 21 wherein

(a) said customer retention programs further comprises at least one of:

(i) home equity loan options,

- (ii) refinance options,
- (iii) bi-weekly mortgage program options; and
- (iv) mortgage modification options.

27. – 46. (Cancelled)